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THE INDIVIDUALS THAT KEEP US POOR IN THE MIDST OF PLENTY

Vol. 4. No. 22

MELBOURNE, FRIDAY, JUNE 3, 1938.

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The B.M.A. And National Insurance

We have long been hoping that two courageous doctors would get hold of Lyons, Casey and Co. and certify them, as they ought to be certified. But now the medical profession appears to be losing its own sanity.

Their official body, the Federal Council of the British Medical Association, has agreed to co-operate with Mr. Casey in his National Insurance scheme on the basis that a fee of eleven whole shillings per patient per annum will be paid out of the insurance fund for specified medical services.

The rank and file of the profession are out of sympathy with their official representatives, and are, demanding a capitation payment of no less and no more than fourteen shillings.

Eleven shillings and fourteen shillings form the whole mental horizon of Australia's doctors. And they even put up with Mr. Casey's threat that if they do not accept eleven shillings, the regimentation of nationalisation might be put over them, or the job done by those few practitioners who have dared to remain outside the association.

By offering to co-operate in a National Insurance scheme at all, the medical profession is selling out to the enemy.

Within Every Doctor's Knowledge

There are some things, which every doctor knows. He knows that medicine is supposed to be a profession, with the ideal of service to suffering mankind its first and foremost purpose. He knows also that he must live if he is to continue to carry on his service to mankind. He must have shelter. He must have food and clothing, exercise, leisure and relaxation. He must have equipment and transport. He knows, in a vague sort of way, that to entitle himself to any of these necessities he is called upon to pay money, and that, in the main, the only way he can get money is from the pockets of his patients, in return for services. He has for long enough realised the difficulty of recovering enough money in this way, and vaguely realises that his own ability to render service is somewhat impaired by lack of money, and by the amount of his attention he has to devote to the procuring of money.

What of the Patient?

Insofar as his patients are concerned, he realises that a lot of the treatment he would like to prescribe is out of the question, for the simple reason that the patients' slender financial resources will not permit them to avail themselves of proper treatment. A wage earner cannot take a holiday for one or two months at sea or in the hills. He would lose his job, and, even if he did not, his wage would cease during his absence. And his wage of four pounds a week or thereabouts is less than enough to keep his family decently, let alone to save. A few doctors have analysed the position further still, and it is their well-founded belief that the majority of modern illness is avoidable, and itself flows from the strain, worry and malnutrition which result from lack of money and lack of leisure.

With due humility, they realise that their science has not yet conquered poliomyelitis, cancer and many other ills. But they know that nerve strain, malnutrition and so on can be largely avoided altogether by the use of modern knowledge and modern physical resources.

They know also that many ills are allowed to go unattended in their early stages for financial reasons.

But even amongst these more advanced practitioners a few only have refused to accept lack of money as inevitable, as a thing to be put up with and made the best of, and have come to regard it in its proper light, as a major crime against mankind, needing to be tackled as the most urgent medical problem of the day. An outbreak of infantile paralysis may affect two thousand patients. Lack of money makes serious inroads on the lives of at least five millions of Australia's population.

What the Majority of Doctors Are Doing

The vast majority of doctors are content to scramble for pennies, in accord with the rules of "sound finance." These doctors endeavour to make up for work performed for people who cannot pay by "slugging" the few who can pay, and the few more who can ill-afford to pay, but can be squeezed. Some continue to prescribe, and charge for, treatment and operations, which in their heart of hearts they know to be useless or unnecessary. They have entered, if we are to believe highly-trained and competent men, some fields of human treatment without adequate technical training, and have then tried to obtain a monopoly of that field by means which, to say the least of it, can be understood only on the grounds of economic warfare, and not on the grounds of ethics or public interest.

The Cream Skimmers

But not only are they at war with other sections rendering health services. There is evidence of the development of fights within the ranks of the medical profession to corner what remunerative work still remains. Consultation work and social prestige, appointments and so on, were once denied only to those outside the ranks of the B.M.A. But a new hierarchy has grown up within the ranks of that association. Some socially prominent and knighted practitioners have hit on the brilliant idea of establishing a more exclusive and limited body, membership to which depends only partly on forensic skill, and, as to the balance, on whether a practitioner is or is not considered suitable by the powers, which have established themselves. These private arbiters are securing a corner in the supply of cream, and will grant access only to those they consider suitable.

It is true that the Royal Australasian College of Surgeons may have as one of its objects the advancement of medical science and the raising of professional standards. There is, however, another aspect. Quite inevitably it is trying to secure the cream for its members and to leave the skim milk to other practitioners. If it succeeds, its members will be able to shut their eyes to the lack of money. It will not affect them personally any more than it affects people like Joe Lyons or Professor Copland.

It has been from the ranks of similar organisations in England that prominent medical men have been enlisted from time to time to avow publicly that life for the unemployed and the lower orders of society can be maintained on the dole.

There are too many men, insulated from the problems of the vast majority

who are willing to make solemn pronouncements as to what the majority should or should not do. They should be made to try.

Now is the Time to Kick

It is not known how long the plain practitioner will remain content with the skim milk and the hopeless problem of providing the medical needs of the poor. If he allows himself to be dragged into a National Insurance scheme he will have to put up with the problem for a great many years to come. What is more, the problem will be aggravated.

For National Insurance solves nothing. It merely takes from the pockets of the poor a few of the pennies they sorely need for food and clothing. Insofar as it involves a contribution from employers, it will be passed on in prices, as employers have a deeply rooted bias against continued sales under cost, which will inevitably lead them to the Bankruptcy Court. The poor will be hit through deduction from their pay envelopes. They will be hit by higher prices. Their problems of strain and malnutrition will be intensified. The amount to be paid to the general practitioner is ridiculously small in relation to the services he will have to render, and even then the burden on the pocket of the wage earner will be intolerable.

The cream gatherers will not care so long as there is a little cream left and they can grab it.

It is up to the general practitioner to refuse co-operation with Mr. Casey, to demand that more effective money be put into the pockets of everybody, so that the community will have financial access to the plenty which their efforts and skill can produce.

More Money

It is only a matter of money, of coin, notes and of book-entry credit. The only real lack in the modern world, and persisted in simply because the people, even the so-called educated people, will not wake up and demand their rights. We except from our criticisms those few courageous and intelligent practitioners who realise that it is the money system which swindles them and their patients, which renders nugatory their own best efforts to restore people to health and keep them in health, and is gradually degrading an honoured profession into a vulgar, penny-grubbing trade, and

who have not hesitated to proclaim their beliefs.

ELEVEN SHILLINGS OR FOURTEEN SHILLINGS BE DAMNED! The cure is to restore to Australia's citizens control of their own credit. They own this credit, because it is their efforts, coupled with the common cultural inheritance, which actually create real wealth. The sole end of production of goods and services is consumption, and there can be no economic sanity unless production is distributed effectively to consumers.

That is the job of money, and it can only perform its job when it flows at an adequate rate into the pockets of consumers. The flow of money through industry is inadequate. It does not need mere re-shuffling through National Insurance or taxation.

It needs active supplementing by direct payments to citizens. Unless doctors are prepared to demand this they are condemning themselves and their patients to prolonged hell. And, if their intellects are incapable of seeing this, if they allow themselves to be drawn into a fight over eleven or fourteen "bob," and co-operate in a National Insurance scheme, they will no longer be able properly to lay claim to possess either learning or a professional ideal.

YOUTH SPEAKS

"Speaking for myself and my generation, I most emphatically state that the present conditions are not good enough. Frustrated by the domination of a social and political system that is a subtle perversion of anything that might be termed liberty, justice or democracy, what opportunities have we in life? Too long have we heard the cry that youth is becoming demoralised, weak-kneed and not fit to carry on the best traditions of the race. To me, those sentiments are in the nature of a challenge—a challenge which can, and will, be met by those young people who take their civic and democratic responsibilities seriously."

—Eric Butler, at Camberwell Town Hall last Tuesday night.



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WORLD FARM CONTROL PLAN Machine Silently Set Up in Geneva

From "The Examiner," New Zealand

In most democratic countries politicians elected to protect the people's interests have been busy sacrificing the people to international finance ever since the World War.

The people were sacrificed when the politicians in the various countries obeyed the dictates of the financiers and set up the present worldwide chain of Reserve Banks. These banks are modelled on the United States Federal Reserve Banks, created at the instance of men repeatedly alleged to have financed the Bolshevik revolution in Russia.

It is not generally known that international finance, having established in Switzerland a world central bank of central reserve banks (not yet fully functioning), has also been busy setting up in that country a central machine for world farm control.

A Link in the Chain

The public of New Zealand, for example, was never told by its late Coalition Government that the New Zealand Mortgage Corporation, established by it in 1934, was a link in a chain of institutions being set up in conformity with this plan of world control.

Nevertheless, when the charter and statutes of the parent mortgage, institution in Switzerland are studied, very little doubt can remain upon this point. The local institution was designed to fit into the general scheme.

The men behind the central movement are the most powerful financiers in the world. When they start an institution of this kind they, undoubtedly, mean business. They are not in a hurry; they keep out of the limelight; but they go steadily ahead all the time, and democratic politicians of all brands are mere putty in their hands.

There is no flurry, no beating of the big drum, in what these men do. They meet, very fit-

tingly, under the auspices of that nest of conspiracy and intrigue, the League of Nations, which maintains a little club for them, called a Financial Committee, the members of which represent not Governments but financial corporations.

According to Plan

Away back in April 1922, the international financiers had a conference at Genoa, and resolved, among other things, that: "In countries where there is no central bank of issue, one should be established." Nothing much seemed to occur in the British Empire for a long while. But look around today, and there is a Central Reserve Bank in Canada, one in South Africa, one in India, another in New Zealand, and Australia seems to be about to doctor up its Commonwealth Bank to suit. Everything has happened exactly according to plan.

The politicians deluded the people with statements, making it appear that they were establishing these central banks entirely of their own free will. Many newspapers and paid economists poured out reams of praise of central banking. The uninformed and unprotected public took no more interest in what was going on than sheep take in the setting up of machinery in a slaughter works.

Above All Law

The crowning piece in central banking was the establishment, on April 23, 1930, of the Bank for International Settlements at Basle, Switzerland, under the auspices of the League of Nations. This is a privately owned concern, owing no allegiance to any Government; is above all law and taxation, with its assets free from seizure, confiscation or censorship, in peace and war alike. It is to be the central bank of all central banks, but is not yet fully functioning. There is no haste

or undue hurry in these things.

If newspapers only told the plain, unvarnished truth about what is taking place in the world, the establishment of this audacious institution would have revealed the League of Nations for the devil's kitchen that it is. Its establishment is the enthronement of Mammon over the whole earth.

On May 21, 1931, the sister institution, the International Agricultural Mortgage Credit Company, with headquarters at Geneva, had its convention, charter and statutes approved by the Council of the League of Nations.

Amazing Provisions

This company is modelled on the same lines as the Bank for International Settlements. It is above and beyond all law and taxation, and is to be allowed to carry on its business without molestation, in peace and war alike, without seizure, confiscation or censorship of its property, remittances or correspondence.

Its objects are to feed and control the national mortgage corporations throughout the world. Up to September 30, 1936, its operations were to be limited to those European countries, which had become parties to the League of Nations Convention founding the company. After 1936 its operations could be gradually extended to any part of the world by outside Governments joining the convention.

During a period of thirty years nothing in the constitution of this company can be amended without its consent. But the company can at will alter its own statutes, except with respect to a few clauses.

The Plan of Operation

Set out briefly, the programme is for the international company to raise money on bonds up to ten times the amount of its capital. Its starting capital (which it can increase at will) was fixed at 250 million Swiss gold francs, which franc the company's statutes specify in an unalterable clause is to be "equivalent to 0.290,322,580,640 grammes of fine gold." The documents

are very minutely particular in this matter of gold.

The money raised by floating bonds the international company is to lend to the national mortgage corporations, holding their debentures as security for it. It is carefully laid down that these debentures must be guaranteed by the Governments of the respective countries. The debentures of the Mortgage Corporation of New Zealand (since rechristened the State Advances Corporation) have been so guaranteed by the Government of New Zealand, and thus comply with this particular requirement of the Geneva concern.

Shackles for the Farmers

It is further set out that the local statutes, under which national mortgage companies or corporations act, must be submitted for approval by the international company. The international company will also appoint its own representatives to supervise the operations of the national companies or corporations. All local legislation regarding mortgages has to be approved by the international company; it may require legislation to be passed to meet its wishes; and it may require taxation on land not to be levied to its prejudice in any way.

So far as the writer is able to understand these provisions in the constitution of the International company, they would make it entirely out of the question for any Government tangled up with this institution ever to enact any mortgage relief legislation whatsoever during a depression. In fact, the sovereignty of the State over the lands of the State might easily be found to have vanished for all practical purposes. Anything almost might be demanded under the following article in the convention:

"The contracting Governments recognise that the international company may require that the Governments of countries, whose national companies desire to obtain loans through the company, take particular legislative measures for the purpose of rendering more effective the mortgage security enjoyed by the loans which are granted."

Company First: State Last

It is further laid down that if the Government of the country or a local body dispossesses any owner of land (as for non-payment of taxes or rates), it "can only acquire the land, subject to the encumbrances duly registered in the name of the agricultural mortgage credit company." This, apparently, means that this mortgage company in Switzerland comes first and the Government tax-gatherer and rate-collector trail along behind it, collecting what they can after Geneva gets its full twenty shillings in the pound.

The International Agricultural Mortgage Credit Company, to which these extensive powers have been given, has been set up pursuant to (1) a resolution of the Council of the League of Nations; (2) a convention signed by the participating Governments; (3) a charter granted by the Swiss Government; and (4) a set of statutes annexed to the charter. The actual formation of the company was deputed to an organisation committee of financiers, on which Britain was represented by Sir Henry Strakosch, listed as replacing Sir Otto Niemeyer during the latter's temporary absence, both being connected with the Bank of England.

An Adroit Arrangement

The adroit nature of the deal will be gathered from the following facts: (1) the convention cannot be amended for thirty years without the consent of the company, but, if

(Continued on page 6)

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MELBOURNE (Cont.)

(Continued from page 2.)

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(Continued on page 7.)

AN OPEN LETTER TO SIR ISAAC ISAACS

Rt. Hon. Sir Isaac Isaacs, G.C.B., G.C.M.G., Mt. Macedon, Victoria.

Dear Sir Isaac, —

Many of your fellow-countrymen look upon you as one of the greatest men Australia has produced, and in many respects we share that opinion of you. For all the good you have done we pay sincere tribute, and do it while you are alive to know it.

Unfortunately, your memory will be tarnished by the fact that, as Governor-General, you sanctioned the legislation, which imposed the fraud of the Premiers' Plan upon us. In the position of Governor-General you may have merely been a rubber-stamp, and it is probable that you would have been dismissed had you defended your compatriots, just as King Edward was dismissed because he had demanded a better deal for his subjects. At that particular time you would have lost some popularity, but you would have merited the undying esteem of posterity. This is our only grievance against you, and we must regretfully hold you personally responsible for much of the needless suffering endured by our people because of the lying assertion that there was a financial emergency. Fancy a matter of bookkeeping being magnified into a national "emergency" and men of your attainments being tricked by it! However, that is a thing of the past and we can only regret the part you played in it.

But what of the present indications? Are you going to fail us again? The stage is set for a bigger and more devastating depression than ever, and yet, according to the "Argus" report of your address last Saturday night, you were greatly concerned about the alleged undermining of the foundation of international law, but had nothing to say about the forces which are undermining the very lives of the people.

What is the use of worrying about the discard of "some of the most important guiding principles inherent in international law" if you pay no attention to the justice of the principles themselves, or to the rottenness of the foundation on which they are built?

International law, as we have it today, is nothing but the child of international finance, and the conditions imposed by international finance are the root-cause of the suspicions and antagonisms between nations. Moreover, the totalitarian countries seem to have taken the lead in breaking away from the thralldom of the international financial oligarchy, and, in consequence, have apparently been able to improve the conditions of their countries almost beyond recognition. By saying this we in no way subscribe to the way in which the citizens of those countries have been deprived of their individual freedom. It is possible, however, that those countries have abandoned the child because of the nature and conduct of its parents.

We quite agree with you that there must be a radical change "if democracy and freedom are to survive and mankind to call its soul its own." But this change has nothing to do with what the States of Europe are doing or with all the things mentioned in the report of your address. It has entirely to do with the purchasing power of the people, for even an infant now knows that, unless people can obtain the necessities of life in their own country, they must fight for them in some other country. And even an infant, once informed, can understand that whoever controls purchasing power controls the necessities of life. Why is it then, Sir Isaac, that you, who are no longer a child, are, satisfied to talk eloquently about any and every aspect of our community life, EXCEPT that essential aspect?

We respectfully suggest to you that the memory of your name will be greatly enhanced if you lend the remaining days of your life to the support of the movement demanding the abolition of poverty through the regular distribution of sufficient purchasing power to every citizen. You, as a great constitutional lawyer, know that our Federal Parliament has the power to do this, and that the Federal Parliament exists to carry out the will of the Australian people. Therefore, it is the duty of every genuine Australian to help us, and we would like to know that we can count upon your support in the future.

Yours faithfully

THE NEW TIMES

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FRIDAY, JUNE 3, 1938.

Japan and Our Iron Ore

We referred some time ago to the intention of the Lyons Government to save all Australia's iron ore for exploitation by the Broken Hill and associated monopolies. The move seems also to have had another significance as well. The Federal Ministry has again handed the dirty end of the stick to Japan.

It has treated our Eastern neighbours in a particularly offensive way. It has allowed them to invest considerable capital in the development of the Yampi Sound deposits. The Japanese have gone in no underhand way about the development. They have in past years sought, and been granted, the full permission of the Western Australian State Government to develop this field and purchase its product.

Is it any wonder that they regard the action of the Federal Government as an act of bad faith, likely to produce an unfortunate effect on public opinion in Japan?

To cap it all, Mr. Lyons threatened to invoke the penal clauses of the Transport Workers Act to force poor publicity-misled and mentally conditioned waterside workers to continue the export of scrap metal to Japan. This is nothing short of adding insult to injury. In the first place, it does nothing to solve Japan's problems. In the second place, it is not without the connivance of the Lyons Government that such a wave of anti-Japanese propaganda has swept Australia since the outbreak of the Sino-Japanese war. The watersiders are the victims of this propaganda, and, in any event, if they are against war, there is little they can do but refuse to give their co-operation when asked for it. Waterside workers have not the opportunities of Mr. Lyons and Mr. Casey of finding out that lack of money is the cause of war, and that their idea of refusing to trade with Japan must inevitably lead Japan to war. They are accordingly much less blameworthy than the people who have threatened them with the loss of their livings for adherence to their principles.

If Australia is short of iron ore reserves, her supplies should

not be dissipated. But here again the Lyons Government has failed to achieve its avowed objective in the most sensible way.

Waste is a necessary adjunct of the present system. Iron and steel are being wasted daily in Australia, and in every country of the world. They are being wasted in armaments manufacture, in constructional work and so on. There must be a large amount of steel in many new, large city buildings. A fair number of these buildings are used for totally useless and unnecessary purposes, such as life assurance and other "financial" activities. Many industries are overloaded with factory space and capital equipment. Iron and steel are being wasted here every day in the provision of the all-holy—employment.

Mr. Lyons can think of nothing better than to insult further a friendly power. It is not the first insult he has offered the Japanese, who might ultimately be driven to try and take what is denied to them through peaceful channels.

And Joe will expect Australians to fight to protect him, while he occupies some safe position well behind the lines.

Watch Saskatchewan

It is reported from Vancouver that Canada's political and economic map for the next ten years may be changed by the result of the provincial election in Saskatchewan on June 8. Mr. Aberhart, of Alberta, will try to lead the Social Credit forces to victory.

Well, here's hoping. Two provinces will be better than one, and will give more scope for independent action.

Saskatchewan has a population of nearly one million, half of whom, thanks to "sound finance," are subsisting on the dole.

The prospect is alarming to bankers and conservative politicians and one politician, Senator Meighen, is advocating scare measures, which look very much like an invitation to the Federal Government to walk in and take military control of the recalcitrant provinces.

The plea is that Canada might otherwise disintegrate. She will certainly disintegrate if "sound finance" continues much longer in operation.

It is up to Aberhart now to keep on with the fight and extend his position, so that the bankers will think twice about calling out the militia or putting in the bailiffs. The people of Western Canada have indicated clearly what they want. Their orders should be obeyed, Constitution or no Constitution.

It will be interesting to see what Mr. Aberhart will do if his hand is strengthened sufficiently to offer effective resistance to bankers and their constitutional barbed-wire entanglement.

Germany and Austria's Loans

Students of post war financial history know how Austria tried a home brew of inflation shortly after the Armistice, with considerable

EAT MORE BUTTER

By "DRIPPING."

A statement in the daily press of May 19 informs us of the initiation of a movement that may be of some interest to those receiving the basic wage or over, but which will be of no interest at all to the multitude of people who receive less, unless they are blessed with a strong sense of humour.

The paragraph referred to stated: "The Australian dairying industry has launched a publicity campaign with the object of increasing the use of butter within Australia. . . . A special committee has been appointed to control the campaign and a publicity firm to conduct it. About £8500 has been provided by sections of the industry for the purpose. The campaign will last for several months, and a feature will be recipe competitions."

"What is That Yellow Substance?"

That the dairying industry deems it necessary to launch an "eat more butter" campaign to increase sales within Australia is noteworthy for more reasons than one.

Evidently it is realised that quite a number of people do not know that the golden-yellow substance often displayed in grocers' shops can be eaten, if spread over slices of bread, and for cooking purposes is quite a passable substitute for dripping, lard or margarine.

It seems remarkable too, that in a country which—to quote competent dairy experts—produces butter that "has no equal in the world," a publicity campaign should be deemed necessary in order to induce its own people to eat it.

It is no overstatement to assert that if the people of Australia consumed as much butter as they should, the whole amount produced locally at present would be insufficient for their requirements.

Perhaps, however, the most noteworthy feature about this movement is that it furnishes a good illustration of the proneness of some people to ignore obvious facts.

"Why Don't People Eat More?"

Apparently the movers in this campaign have made no attempt to ascertain why so large a proportion of Australian people do not eat more butter, for, if they had investigated this aspect,

success. The League of Nations promptly entered with a large loan and led her back to "sound finance." The return was shortly accompanied by the reappearance of poverty and destitution.

To keep the structure from collapse, loan after loan was made.

The City of London made a number of the loans. The German annexation of Austria caused some quickening of the City pulse, and that ubiquitous City errand boy, Sir Frederick Leith Ross, was sent to Germany. The German Ministry of Economics has apparently told him to go to the devil, and has refused in principle to recognise as German obligations guaranteed British loans to Austria.

And, what is more, the Germans have reminded the City that it did not assume responsibility for the payment of Boer debts after it had seized Boer goldfields at the beginning of the century.

The Germans really do not seem to think that the sun shines out of Montagu Norman, and it is time Lyons & Co. came to the same conclusion.

they would have probably decided to expend their £8500 in a more profitable direction.

In view of certain facts, it is difficult to see how the dairying industry can hope to receive a benefit commensurate with the expenditure contemplated. There is no ingrained prejudice against the use of butter to overcome, and people are not abstaining from using it out of mere "cussedness." The desirability for health reasons of its liberal use as an article of diet is generally appreciated, but still consumption lags behind production.

The real reason why there is not a larger consumption of this valuable product is that, because of the general lack of purchasing power, to a large proportion of our people butter is "of such stuff as dreams are made of."

Because—

It is not intended to suggest that the price of butter is higher than it ought to be, for, taking all factors into consideration, it must be allowed that the dairy farmer's return for his hard toil is much less than it should be; nor is it suggested that the retailer gets more than a fair share. The limitations of the use of butter and other vital necessities are not set by ignorance or prejudice, but by the machinations of the most potent poverty-producing agency the world has known, and which masquerades under the name of "Sound Finance."

Occasionally the financial bandits who operate this racket have shown their hand, as did the Right Hon. R. McKenna, Chairman of the Midland Bank, England, when he said: "The regular expansion of money supplies . . . has not been permitted."

The Bank of England—none other power in heaven above nor earth beneath—is the ultimate arbiter of what our money supply shall be." Consideration of the implications of this arrogant declaration would be a much more useful occupation for

the dairying industry than perusing cookery recipes. It would almost certainly convince that body that the most effective way to increase the sale of butter would be to join up with the forces that are conducting a campaign to abolish artificial poverty—their real enemy.

In normal circumstances, the widest and most profitable market for the dairy farmer would be found amongst the workers, but, as "Sound Finance" has brought matters to such a pass that some 70 per cent. of Australia's breadwinners receive amounts ranging from £1 to £3 per week, there is little prospect there for any expansion of butter sales.

Recipes and Competitions

No matter how enticing the butter recipes may be, nothing can prevent financially worried housewives from substituting the words "dripping" or "margarine" for "butter," wherever occurring or implied.

Instead of featuring recipe competitions, would it not be of greater advantage to their own interests if the dairying industry called for competitive essays, somewhat on the following lines:

1. Why are some 40 per cent. of the children of Australia suffering from malnutrition, while there are ample supplies of butter, milk and wheat available?

2. Why, in the years of most prolific production, have so many of the farmers in Australia found themselves in financial difficulties?

3. Find a solution to the following problems: A breadwinner receives £3 per week wages, pays £1 per week rent, and has a wife and three children to keep (and a dog).

(a) How much butter can he afford to purchase weekly at present?

(b) How much butter will he be able to purchase weekly when the cost of living rises in consequence of the passing of the Insurance and Pensions Act?

Note.—Entries for competition No. 3 to be limited strictly to orthodox political economists.

"INSANITY FAIR"

By DOUGLAS REED (Jonathan Cape.)

Book Review by D.W.B.

The author of this intensely interesting book of 380 pages is a journalist, and a foreign correspondent of "The Times," London. In his position as correspondent he was an actual eyewitness of many of the most important happenings in Central Europe during the post-war years. For this reason, as well as by reason of his terse and vivid style, "Insanity Fair" is easily the most outstanding book that has so far been published dealing with European politics and the political and racial problems of the Central European Powers. Even the few who believe that they have a clear understanding of recent developments in current European history, the circumstances leading up to each step, and the probable course of events in the near future, will welcome the appearance of a comprehensive survey of all these matters in a clear, narrative style, unencumbered by extraneous detail.

Therein lies the particular virtue of this book. The problems of Serbia, Greece, Roumania and other States, whose future is now decidedly in the balance, are dealt with in various publications, but here we have a symposium of all these interrelated problems, neatly set out against the background of Germany, German ideals, and the path along which the German nation is taking its

its course, under the guidance of Adolf Hitler, and in accordance with his compulsory best-seller, "Mein Kampf."

Nazi Germany

Since the dominating influence in Central European politics at the present time is Nazi Germany, it is to be expected that the greater part of the book comprises a survey of Germany and its history since the termination of the Great War. About 150 pages are devoted to Germany, and the author shows a sympathetic understanding of the immense and grave problems confronting the German people, and which made the rise of Hitler to power not only possible, but practically inevitable. It may be that the reader will not always agree with the writer's contentions. That is, of course, rather to be expected. There are so many happenings, concerning which we have had little or no explanation—or, worse, an official explanation—and the author has been obliged to rely upon his own opinion. This he has done freely, and with what appears to be a refreshing absence of bias. Our experiences during the late war, and some of the facts relating to the propaganda activities on both sides, which have been revealed in such books as Viereck's "Sowing Seeds of Hate," should make us

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THE PRINTED WORD
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WHAT'S IN THE AIR?

By "ELECTORA."

"What's in the air today?" So runs the refrain of an old song. As I write there is much in the air today to bring delight to the heart and peace to the mind. I am looking out on my garden; refreshed by timely rain, and smiling now in the sunshine of a balmy early-winter day; it speaks eloquently of things, which are lovely, and of good report. To add further to the sense of quiet joy which I am experiencing, there comes, like a perfume of forgotten days, the echo of songs which a great singer sang last night, and which, by the magic of radio, reached me as I sat by my own fire-side. Folk songs they were; songs of work and play and gladness and tribulation, and in them all the heartbeat of the great human family.

The Dark Shadow

And so I find much today to make me grateful, much to, inspire content and hope within me. But, like a shadow falling athwart my sunlit garden, like a cry of pain rising above the rare music of my songs, there is something else in the air today, which compels my attention. I would that I could shut it out of my mind, deny it entrance to my thoughts. But I cannot. There it is in front of me in the form of words printed on sheets of paper; words which tell of poverty and fear, greed and oppression, frustration and despair. For I am now dealing with what is called "the news"; I have to, it is part of my job. Look over my shoulder for a few minutes and single out some of the more noxious of the weeds, which deface this white valley of desolation spread out on my table. An urgent appeal by the Red Cross Society for £100,000 wherewith to come to the aid of suffering men who fought in the war which ended all peace. Alongside of this appeal, a pathetic cry by the Gallipoli Women's Association for warm winter clothing for those same men. Further down, a subscription list sponsored by the Society for Crippled Children; the Society is in desperate need of £10,000 to be devoted to the care and attention necessary for the healing and succouring of those of whom it is written: "Of such is the kingdom of heaven." Now turn over the page. Here's an ugly one: "Australia's income from wool in the first 10 months of the current wool season dropped by £18,040,581 as compared with the same period of last season." Next we find an item about one of our oldest suburban churches. What a beautiful edifice it is, standing peacefully amid its shrub-studded lawns, its noble spire an inspiration to all who pass by. And what of this House of God? This: Unless a certain sum of money is raised within a certain time, the church will have to close, "as the Bank cannot carry it any longer." And one of the churchwardens whose name appears in the appeal is himself a bank director! Another page. More appeals. Blankets are wanted; winter is approaching and many poor people are using old sacks for bed coverings. An invalid chair is required for a Boer War veteran. A city mission is appealing urgently for old clothes and boots; and yet another is asking for donations of money or goods for its free meal centre.

In Australia? Yes, in One State Alone

What? Can all these things be happening in Australia, this wonderful country of ours that, according to our Public Servant No. 1 is enjoying "unbelievable prosperity"? Yes, all these things are happening in one state of Australia; and things just as bad, and worse, are happening in every other State. The needs are many and varied; the remedy is one. That remedy is money. Can't money be found? Of course it can; just listen to the voice on one of our principal newspapers: "Money must and will be found."

Well, that would seem to solve the problem. But no; there is a catch in it, because, as we read on we find that the money which "must and will be found" is to be used for the purchase of instruments of destruction wherewith to defend ourselves against the possible invasion of our country by an enemy (unspecified). Of course, a certain proportion of the money would go to the purchase of a nice new gas mask for each destitute ex-soldier and each needy man, woman and child, in order that they might live to eat the bread and wear the clothes of charity; but this money that "must and will be found" is apparently of an entirely different make to that required for help and healing. It *must* be, because the above-quoted newspaper invariably exclaims: "But where is the money to come from?" in answer to any progressive suggestion for the public well being.

Guns and Beggars' Boxes

The other day, sitting at my desk, working away, I became suddenly conscious of the sound of guns. "What can this mean?" I said to myself; and then I remembered it was Empire Day. One would have thought that on a day of this kind, a day of thanksgiving for the existence of an ideal entity such as the British Commonwealth of Nations, there would be public demonstrations of gladness and gratitude; a joyful pealing of bells; fine music, palpitating with the thrill and beauty of life; expressions of happiness on smiling faces; but no, it must be guns. Always guns. Whatever the occasion, the commemoration, the celebration, we must always mark it with the things which pertain, not to life, but to death. Business calling me from the office, I went out into the street. The first thing that met my notice was a collection box. On its sides was painted a Union Jack. The lady who held out the box to me explained that, this being Empire Day, a special appeal was being made on behalf of charitable institutions for the relief of poverty and suffering. So this was the way in which we were celebrating our great day—guns, grimly reminiscent of a hell of yesterday, darkly prophetic of a hell that may come tomorrow, and

the pathetic rattling of beggars' boxes under the noses of a despairing, tax-ridden populace.

An Awakening

And all this because the only means of access to the things which pertain to the material well-being of the body social—money—is being withheld from the people by the world-wide monopoly known as "Finance." "Does that seem too far-fetched to be correct? Is it just the outpouring, the vapourings, of an obsessed monetary reformer? No. By all that is sane and sacred, it is the conviction of one who, when he first heard of the "new economics," came to scoff but, upon honest investigation, remained to pray and to work. Look you, my brothers and sisters—when my eyes were opened to the machinations of the money system, which is crucifying humanity in every country under the sun, it was as though I had been living all my life in a coal mine, and been suddenly dragged up into the light of day. I was dazed and, let me say, ashamed that I had not previously been cognisant of the existence of this appalling evil.

"Is It Nothing to You . . .?"

Blessed be the memory of those who passed on in the thick of the fight against this master expression of wickedness in high places. The perfume of their lives will remain to sweeten the earth; the inspiration of their work will ever echo like a trumpet call in the ears of their followers. Electoral Campaigners take heart; be of good cheer, especially "When the march drags on at evening and the colour-bearer's gone, and you miss the dear old fellows who started out in the dawn." Remember continually that we are not fighting against individuals, but against a system, cruel, corrupt, relentless; a system which is founded on a *lie*—the lie of scarcity. To him who has not yet enlisted in this high service—the overthrow of the despotism of the money power and the clearing of the way for the coming of the Kingdom of God—let me just say this: You know the desperate state of the world today. You know there is "something wrong somewhere," and that there must be a root cause. Well, then, get into the crusade, find out about the Electoral Campaign, and what it stands for; join up and do whatever lies in your power to lift your fellow men and women from the slough of despond and place their feet on the high

CAMBERWELL TOWN HALL MEETING

Large and Enthusiastic Audience Hears Kooyong Campaign Launched

In spite of a very cold night, more than 500 people attended the launching of the Kooyong Campaign To Abolish Poverty, in the Camberwell Town Hall, Melbourne, on Tuesday evening last. This meeting was undoubtedly one of the most enthusiastic meetings ever conducted in Melbourne, and its great success must be attributed to a very fine group of people, mostly composed of young people, who so thoroughly organised this big demonstration. A feature of the proceedings by the Youth Section of the U.E.A. These young people are to be warmly congratulated on their splendid efforts.

The Mayor of Camberwell took the chair, and in his opening remarks dealt briefly with the present poverty amidst plenty, which needed urgent consideration by all members of the community. In introducing Dr. Dale, he congratulated him upon his public spirit in coming out on these matters of vital importance.

Dr. Dale said in his opening remarks: "We are all of us, as probably are a huge majority of people, gravely dissatisfied with the existing state of affairs, characterised as it is by wholesale paradox and frustration. We are also anxious, almost despairing, as to the future, with its growing threat of violence from Right or Left, and the further curtailment of liberty.

"I am well aware that poverty is a relative term, and that it is necessary to define it. I would define it for our present purpose as the lack of the physical means of livelihood, of such a modicum of food, clothing and shelter as is necessary for growth and health on a purely physical basis. I need not stress that at present a large

places of life abundant. Do this, I beseech you, or forever remain something less than a man. Strong words? Yes. But they're really not mine. They are but the echo of a cry of agony that comes to us today across two thousand years: "Is it nothing to you, all ye who pass by?"

proportion of our people—victims of poverty as above defined—and I do not propose to waste time discussing the desirability of abolishing poverty.

"The feasibility of doing so is no longer open to doubt. Quite suddenly Western civilisation finds itself in an entirely new situation, an era of assured and embarrassing material plenty. It is due to the development, almost overnight, of *science*—which has placed almost unlimited energy—*solar* energy or power—at our disposal. It is no longer inevitable, as perhaps it was in past times that human labour should be exploited. We can exploit *the sun* to the same end and to any extent we may desire. I repeat that it has caught us unawares, and it necessitates a re-visit of our ideas of morality and social justice.

"Does anyone doubt that this is an age of plenty? Even at the height of the blizzard of the depression, when the Attorney-General of the Commonwealth, returning from a world tour, said: 'He was sorry to say the whole world had to face the fact that it was up against hard times'—even at the very moment everything which human beings needed was more plentiful than it had ever been before, and you could have named no commodity the production of which could not have been trebled in no time."

Prolonged applause marked the end of his splendid address.

Bruce H. Brown was the next speaker, and there is not the slightest doubt that the large audience will remember for many months to come what was undoubtedly the address of a master. Quickly making himself at home with his audience, he lucidly explained to the audience how individuals and governments are dependent upon "funds," and from there proceeded to show what funds are, how they come into existence, and what purpose they serve. As most readers of this paper are very familiar with this aspect of the money problem, there

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YOUR HELP IS NEEDED!

If you wish to assist the "New Times" in its fight for justice, security, and freedom for all our people; if you desire to help it in exposing those who are the enemies of the people, you can best do so by providing the financial ammunition which will enable the paper to build up the greatest possible circulation in the shortest possible time.

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WORLD FARM CONTROL PLAN

(Continued from page 3.)

the company consents, it can be amended at any time; (2) the charter cannot be revoked or amended under any circumstances by the Swiss Government granting it; and (3) the company can amend its statutes at will without control either by the League of Nations, the Governments signing the convention, or the Swiss Government granting the charter. It is true that certain clauses in the statutes cannot be amended by the company, but these are mainly to prevent it from turning itself into something else altogether from a mortgage company. Apart from restraints of this sort, the company is a law unto itself. It can alter its statutes at any time, and the alteration holds good, whether or not it is repugnant to the law of Switzerland, in which country the company has its being and from which it derives its charter of incorporation!

Share Manipulation

But this amazing constitution does not represent the limit of hardihood by the financiers by any means. The provision of capital is on even more interesting lines. To start the concern off the various Governments were to find 25,000,000 gold francs, paying this into a special reserve and giving the company the use of it entirely free of interest!

Next, another 25,000,000 was to be obtained by the issue of "A" shares, and, finally, 225,000,000 was to be obtained by the issue of "B" shares.

The distribution of voting power in respect of money found was as follows:

Governments find 25,000,000 and get no votes.

"A" shares find 25,000,000 and get 10,000 votes.

"B" shares find 225,000,000 and get 6000 votes.

The above arrangement means that control of the company rests in the hands of a little inside ring, finding one-eleventh of the money put up, but having five-eighths of the votes.

The Inside Ring

These "A" shares were to be parcelled out by the organising committee (a bunch of financiers), which was directed to "place them with such parties as are likely to hold them permanently," and it was added that, "no doubt the committee or organisation will think it desirable to put itself in touch with the central banks for the issue of the 'A' shares." Further, the holders of "A" shares were to have preferential rights in the allotment of "B" shares. Local mortgage companies were to be given preference if applying for shares.

The Governments were to find 25,000,000 gold francs, exactly the same amount as the "A" shareholders, but were to have no voice at all in the management, and were entitled to nothing except the ultimate return of the money put up, plus, perhaps, a bonus of 5 per cent.

Contempt for the People

As evidence of their complete contempt for the nations and their Governments - whose money they are ready enough to take interest free—the financiers inserted the following Article 28 in the statutes of the company:

"No person shall be appointed or hold office as president or vice-president or as a director who is a member of a Government, or a member of legislative

body, unless he holds such position for life."

The company was to be controlled by a board of eighteen, including a president and vice-president, appointed by the League of Nations; one director, nominated by the International Institute of Agriculture; another by the Bank for International Settlements (the financier coterie setting up the company); nine, to be elected by the shareholders (in reality by the inside ring of "A" shareholders); and then the board so set up was to appoint five more directors. This done, the eighteen were to appoint seven of their number, including the president, to be an executive committee to run the company.

A Secret Society

There is no provision whatever for public inspection of the share-list of this company, the ownership of which is thus completely secret. And the League of Nations solemnly provides that this precious financiers' secret society is to have its remittances, correspondence, assets of all kinds, free from seizure, confiscation or censorship in peace and war alike; is a law unto itself; and must never be taxed by anybody.

If a national mortgage corporation or company is eight days in arrears with any payment due to the international company, the international company may forthwith call up instanter all moneys it has loaned to the national company. If the national company cannot pay, the international company may thereupon take possession of all the national company's assets, but is to sell all property seized for debt "as soon as possible" — whatever that "means," and which proviso it can wipe out at will.

Back to Gold?

This very remarkable company has been set up by men who take long views. Article 59 of its statutes indicates that the international financiers intend presently to put the world back on a gold standard basis. That article lays down that all loans made to the national mortgage companies or corporations must be repayable in "a currency having a parity with gold fixed by law," and this requirement is one of the few that the international company is not permitted to alter at will.

A further provision is that all money lent on farm mortgages by the national institutions must be repayable by the farmers in a currency with a fixed gold basis.

The currency of Britain is not today on a gold basis, nor is the currency of New Zealand. There is thus no immediate prospect of the operations of the International Agricultural Mortgage Credit Company of Geneva, Switzerland, being extended to New Zealand. (Unless there are amendments of which the writer is unaware.)

A London Conference

At the same time, it should not be forgotten that the Governor of the Reserve Bank of New Zealand (a former officer of the Bank of England) paid a visit to Britain in 1937, at the time of the Coronation, and that the London *Daily Herald* stated that the Governor of the Bank of England had been holding conversations with the Governors of the Central Banks of Canada, Australia, South Africa and New Zealand, then in London, with a view to arranging for a return to gold standard money. The *Daily Herald* asserted that the greatest efforts had been made to ensure that these meetings were absolutely secret.

This item the *Daily Herald*

printed prominently on its front page, but it is stated never to have referred to the matter again; no other London newspaper printing a word on the subject. The *Daily Herald* may thus have been misinformed, or the Bank of England may have exerted the necessary pressure to suppress any further comment. There have been persistent rumours that a return to the gold standard is contemplated.

How the Money Juggle Works

Under the modern gold standard, no gold ever gets into circulation. All that happens is that the amount of paper money the banks can issue depends on the amount of gold they hold in their vaults. The amount of gold the banks hold in their vaults is what it suits the international financiers to leave there. Ordinary people have no access to this gold. The international financiers have access to it, and can draw it out at will and either ship it abroad or lock it up in their own private vaults.

If the gold is withdrawn the banks have to contract the amount of money in circulation, which they do by calling up their loans, and the customers of the banks, to pay what they owe, have to sell their goods or produce forthwith for what they will fetch. With everybody rushing to sell, prices slump, and with a slump in prices farmers and manufacturers find themselves unable to meet their obligations and pay their way. Wages are reduced, employees dismissed, bankruptcies ensue, and want and depression stalk through the land.

Deliberate Intent Alleged

All these things have happened under reserve banking and the modern gold standard, and to a greater extent than ever before in history. These reserve banks are all modelled on the United States Federal Reserve system, set up a few months in advance of the war in 1914. It has been alleged by many well-informed men that the United States reserve system deliberately precipitated the world slumps of 1920-21 and of 1929-34. The statements have not been made idly, but have been supported by great masses of facts and data, making a case that has never been answered.

In both depressions the farmers were the first people to whom the screw was applied by the financiers. There is definite first-hand testimony on public record in the United States that the slump of 1920, felt all over the world, was ushered in by the Federal Reserve Banks issuing orders that the farmers were to be given no advances against their crops, but were to be forced to sell them immediately they were harvested. This sent agricultural values crashing down immediately.

Farmers Attacked First

A Californian Congressman, Mr. Swing, stated in Congress at Washington on May 23, 1922, that he was present at a bankers' conference in his State in November, 1920, at which the Federal Reserve Bankers gave orders to the local bankers to force the farmers to sell their crops immediately, and that everybody present knew this meant ruin to the farmers.

In evidence before a Congressional Committee on March 17, 1932 Mr. John A. Simpson national president of the Farmers Union of the United States testified that about May 1920 Mr. John S. Williams, Comptroller of the U.S. Currency, told him that the other members of the Federal Reserve Board had voted to begin deflation.

"They Ought to be Ruined"

"That is what he told me at that time," said Mr. Simpson. "He said, 'I told the other members of the board, 'Do you not know that that will break lots of little country bankers?' And he said, 'they cold-bloodedly answered me, 'They ought to break. There are too many of them.' He told them, 'Don't you know it is going to ruin lots of farmers?' And he said, 'they cold-bloodedly replied to me, 'They ought to be ruined. They are getting so prosperous they will not work.'* I can go into a court of record and get fifty witnesses who will substantiate and corroborate this testimony of mine."

The fact of the matter is that if international finance is to rule the world, its rule can never be complete so long as the farmers retain any vestige of independence. A farmer working his own property, under free conditions, has the nearest approach to economic independence of any man. To control any country fully, the farmers must be reduced to serfdom to international finance. Then, by controlling them, not only are they themselves brought to submission, but the entire town population, dependent upon the farmers for the means of subsistence, is at the same time at the complete mercy of the financiers.

Gross Misuse of Power

The history of the last seventeen years is a history of the grossest misuse of financial power. Every outreaching by international finance over the lives of the people should be resisted to the very last ditch.

In Britain, shortly before the onset of the world slump in 1929, an Agricultural Mortgage Corporation was set up by the financiers, prominent in its founding being Sir W. H. N. Goschen, of the banking family of that name, and Sir Otto Ernst Niemeyer, of the Bank of England. The banks put up £650,000 to start this institution, and the Government was roped in for another £650,000, free of interest, for sixty years (but there was nothing free of interest to the farmers).

In the United States action took place on similar lines, as it did in New Zealand and other countries. And it is not to be thought that the extinction of private ownership in the New Zealand State Advances Corporation has by any means got us out of the wood in this matter.

How the Job Can be Done

These mortgage institutions have been set up by the same men busy setting up central banks. The two things are twins. One plays into the hands of the other. In consequence of their tangle of external debt, the various Governments of the world are very much under the thumb of the central banks. This is especially the case in times of stringency, and it is a matter of public record that policies necessarily resulting in stringency have been deliberately pursued by the great central banks.

If it is the desire of those behind the world network of central banks to have all Governments depend for farm finance on the International Agricultural Mortgage Credit Company of Geneva—which institution they have not set up for nothing—they can undoubtedly apply the necessary pressure to compel the various Governments gradually to conform to their wishes.

The whole situation is one that calls for the very closest

*A similar statement was made in New Zealand, and published in "Farming First."

"INSANITY FAIR"

(Continued from page 4.)

realise that neither in books nor in newspapers do we get the truth, the whole truth and nothing but the truth. This may be due to human perversity or to sheer ignorance of what the truth really is. In any event, the most we can do in making an attempt to estimate the worth of any testimony is to view such testimony as a whole, search it for evidence of bias, and regard it especially from the standpoint of whether the witness has been in a position to ascertain the truth. Judged by these standards, "Insanity Fair" appears to be eminently reliable, and an honest attempt to summarise and present its subject matter in a fair and open way. Of many of the happenings dealt with notably, the Reichstag fire—the author was an actual eye-witness, and gives his impressions as formed on the spot. This, it must be admitted, is much more satisfactory than the logical reasoning of historians, whose outlook is often as tainted as the sources of their information.

England and the Rest

Following the lengthy sections dealing with Germany, the author passes to a succinct survey of conditions and the political situations in Austria, Serbia, Bulgaria, Greece, Czechoslovakia, Roumania and Hungary, dealing in passing with the problem of the Dardanelles. He then devotes a chapter to Abyssinia and Spain, and completes his work with some very plain speaking upon conditions in England, and English foreign policy in relation to German and Italian expansionist aims. If he has been somewhat severe in his comments upon affairs abroad, he is even more so when he deals with matters at home, and it is from this part of the book that one feels most inclined to attempt the difficult task of selecting a passage for quotation. On page 377 he says:

"It is in the nature of great empires to decline and fall. Apparently men do not fight to defend wealth and prosperity and great possessions. They fight when they haven't got these things. To hold such a great Empire in your hands, I should have thought, ought to be the greatest inducement to fight for it, providing that you use it well. But, if you let it lie fallow and unpeopled, and leave your unemployed to vegetate in special areas, and fill your papers with pictures of a few wealthy people playing golf and tennis and hunting and drinking cocktails, you must expect other people, who run their own countries better and are avid for more territory, to take it away from you. Perhaps you will make a fight for it; perhaps you will hand it to them on a salver; but the result will be the same."

Read It!

This is a fair sample of the incisive style, which characterises the whole of the book. Apart altogether from the value of the subject matter and the wealth of information it contains, the book is simple, direct and forceful, and dealing as it does with living or recently-living people, and happenings which are of significance in the lives of every one of us, it succeeds in being infinitely more entertaining than any current novel.

watching by every man with a desire to see human freedom and free institutions preserved in the world. An octopus is slowly reaching out its tentacles over civilisation and its grip grows tighter every day.

WESLEY CHURCH, MELBOURNE

Misuse of the Pulpit

(Continued from Last Issue.)

A Letter to the Editor from BRUCE H BROWN

Sir—Last week we finished at the point where Mr. R. G. Menzies spoke recently on the question of National Insurance, it was on February 20 last, and perhaps if I quote the actual correspondence, which arose out of that particular address, readers of the *New Times* will obtain a fair idea of the situation. Immediately Mr. Menzies finished speaking I sent the following letter to the minister in charge of the mission:

"Dear Mr. Palmer Phillips, — As a Methodist, I hereby enter the strongest protest against the Wesley pulpit being used to deceive the people, as was the case this afternoon.

"Mr. Menzies was shrewd enough to flatter Mr. Cain before proceeding to *declare* for social justice, but to *advocate* a measure that would make the attainment of social justice impossible. Please believe me when I say this is not the idle talk of an irresponsible person, but comes from deep conviction that the Church is being betrayed in the interests of Mammon.

"There is a duty on every Christian to warn the community *against* National Insurance, for it is nothing but a scheme to keep the community in perpetual servitude to the money controllers. This can be proved, and I ask that Dr. Dale be asked to reply to Mr. Menzies next Sunday week, if it can be arranged. If Dr. Dale should not be available, I would be prepared to accept the duty myself.

"Under separate cover I am sending a booklet, entitled *Taxation and National Insurance*, and respectfully ask you to read Section 7, commencing at page 60.

"Any information regarding my bona fides and suitability as a speaker could, I believe, be obtained from Dr. Dale himself, or from the Revs. H. A. Over-end, John Williams, Cyril Walklate, Joseph Snell, H. A. Keck or Mansley Bennett. —Yours respectfully,

"BRUCE H BROWN"

Deceiving the People

On March 2, Mr. Phillips sent the following reply:

"Dear Mr. Brown, —I regret that pressure of conference work has made it impossible to reply earlier to yours, re Mr. Menzies' speech.

"As one good Methodist to another, I regret your suggestion that the Wesley pulpit is being used to deceive the people.

I, and the speakers who come to us, may be wrong in some of our conclusions, and it is quite open to you to doubt both the adequacy of our information and our intelligence, but this surely gives you no ground to throw any doubt on our sincerity. "As far as National Insurance is concerned, I personally believe it to be a measure of justice in an unjust society. It will not right all our wrongs, but I do not believe that we should refuse even a thing that is palliative, while waiting for the change that will finally remedy the disease. I am not prepared to have the Douglas Credit proposals advocated from the Wesley Church Pleasant Sunday Afternoon. With every good wish. — Sincerely yours,

"H. PALMER PHILLIPS."

Dishonourable Tactics

"Dear Mr. Phillips, — Many thanks for your letter of the 2nd March. I quite understand the position in regard to the

conference, and did not expect an immediate acknowledgment. At the same time, I must confess that I expected something different from one who labelled himself 'a good Methodist.'

"The nature of your reply was a very great surprise to me, for the following reasons:

"1. I did not 'suggest' that Wesley Church was being used to deceive the people, but made the definite statement that it IS being so used. I now repeat the charge and am ready to substantiate it if called upon.

"2. My letter was not intended to throw doubt on your sincerity, and the fact that I took the trouble to write is prima facie evidence that I had some faith in your sense of fair play. That my confidence was entirely misplaced has been stated by yourself.

"3. National Insurance is a controversial subject, and apparently you are ready to allow our Church to be used by those who support the side you favour, to the exclusion of all others, even though you yourself may be poorly informed on the subject and the speakers may utter nonsense, as Mr. Menzies did. That, I submit, does you no credit, and will not help to prosper the Church in the true sense.

"4. I find difficulty in restraining my comment on your dishonourable action in introducing the subject of the Douglas Credit proposals. There was no mention of that in my letter, and the advocacy of these proposals never entered my mind. I simply asked, and the request was wholly reasonable, that Dr. Dale should be invited to reply, to what Mr. Menzies had said, and offered, in the absence of Dr. Dale, to accept the duty myself. Instead of dealing with this on its merits, you descended to the reprehensible practice of introducing something else to cover your untenable position.

"Apart from the foregoing, which, in all conscience, is deplorable enough, the final sentence of your letter admits that, while you are prepared to sanction the advocacy of a scheme which will fasten the chains of a fraudulent financial system more firmly on the people, you are not prepared to sanction the advocacy of an honest financial system which will release the people from bondage and make possible the realisation of the following:

"These things shall be! A loftier race Than ere the world has known shall rise, With flame of freedom in their souls And light of knowledge in their eyes.

'Nation with nation, land with land, Inarmed, shall live as comrades free; In every heart and brain shall throb

The pulse of one fraternity.' "Such an attitude on your part is more than deception: it is a crime. —Yours sincerely, "BRUCE H. BROWN."

Intimating Intention to Publish

On April 1 I addressed a further letter to Mr. Palmer Phillips as follows: "Dear Mr. Phillips, I write to tell you that I propose giving publicity to the correspondence I recently had with you regarding Mr. Menzies, National Insurance and the misuse of the

Wesley pulpit. Before taking that course, however, I think it fair to give you the opportunity to express objection if you so desire.

"Since approaching you on the subject, I have obtained evidence that exception has been taken by others to the attitude of those responsible for the conduct of affairs at Wesley, and I feel the time has come to let the thinking members of the community know about it. — Yours sincerely,

"BRUCE H. BROWN."

Mr. Phillips's Reply

In response to that letter I received the following:

"Dear Mr. Brown, —I thank you for yours of the 1st inst, re giving publicity to our correspondence about National Insurance, etc. In my letter I expressed a personal opinion, and, in fairness to 'Wesley,' may I remind you that I am not the custodian of its policy, save in the absence of the Rev. Irving Benson. Pillory me if you wish, but please make it a personal criticism, and do not use my personal delinquency as though it were that of the Wesley Church authorities.

"I did not reply to your letter of the 4th March, because, quite frankly, I had no desire for mere controversy and the making of 'debating points.'

"I made what I thought a legitimate inference from the fact that your attack on National Insurance was to be from the standpoint that it was 'nothing but a scheme to keep the community in perpetual servitude to the money controllers' and you characterise my inference as 'dishonourable action.' If that is your estimate of me, discussion is useless, and recrimination would be unworthy of either of us.

"I share your hatred of an unjust society, and have long advocated fundamental changes in our economic and financial systems, and I regret the fact that our correspondence took the turn it did. Believe me, with kindest regards—Sincerely yours,

"H. PALMER PHILLIPS."

Smothering Reformers

My inquiries indicate that Mr. Phillips was in charge of Wesley on the occasion under notice, but it is, of course, quite possible that the invitation to Mr. Menzies was issued by someone else. That, however, is not the point. The point is that the "messages" broadcast from the Wesley Church on Sunday afternoons are calculated to foster respect for a system that is fraudulent, to encourage people to continue acting as stretcher-bearers, instead of taking steps to end the conditions which produce the casualties, and to smother those who are demanding reforms, as John Wesley, the founder of Methodism, demanded them. Someone is responsible for that state of affairs and we are entitled to know who it is.

Wesley and Wilberforce

Only a week or so ago, we had the special services to commemorate the "Bicentenary of John Wesley's Experience of the Warmed Heart," and I was pleased to see such pointed reference to the co-operation he extended to Wilberforce in his fight against slavery. We are reminded, "He spoke in no uncertain terms of his antagonism to smuggling, the liquor trade, war and slavery," and that he wrote to the reformer, Wilberforce, in these terms—viz., "Unless the Divine Power has raised you up to be as Athanasius against the world, I see not how you can go through your glorious enterprise, in opposing that execrable villainy, which is the

scandal of religion, of England, of human nature. Unless God raised you up for this very thing, you will be worn out by the opposition. Go on, in the name of God, and in the power of His might, till even American slavery (the vilest that ever saw the sun) shall vanish away." At this very moment there is a movement in Australia working for the abolition of poverty, just as Wilberforce worked for the abolition of slavery, but in this movement the leaders of the Methodist Church are conspicuous by their absence. Instead of co-operating as Wesley did, they are serving the interests of the very forces that create poverty and dictate its continuance; and so long as the Wesley pulpit is made available for speakers advocating or defending what is so euphonyously, but so misleadingly, called "Sound Finance," so long will they be working against the best welfare of society, and bringing their Church more and more into deserved contempt.

A Glorious Enterprise

The efforts of Wilberforce to liberate the slaves was described by John Wesley as a "glorious enterprise," but the efforts of those now endeavouring to liberate humanity in general from the Satanic chains of *finance* is even more glorious. What a commentary it will be if this magnificent objective is achieved, *despite* those who officially hold the reins of Methodism! Once again, I am happy to exclude those individual ministers who are so gallantly working to this end without the benefit of the lead they have the right to expect from those in positions of authority. Next week I hope to write about Mr. Irving Benson and money. —Yours faithfully,

BRUCE H BROWN

How Democracy Can Break War—Today

Hear Mr. C. G. Worsley, at the CHRISTIAN CLUB, ALBANY COURT, on JUNE 8th, at 8 p.m., under the auspices of THE ECONOMIC RESEARCH MOVEMENT.

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MELBOURNE (Cont.)
(Continued from page 3.)

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CAMBERWELL TOWN HALL MEETING

(Continued from page 5.)

is no need to deal with the remarks made on the matter. However, the final part of the address was very significant. Having explained how it is a dangerous period for the banks when their deposits are very high in ratio to their holdings in cash, Mr. Brown pointed out that a period of deflation, with resulting depression, was entered upon. "That is the position at the present time," he said, "and within the next few months we are going to feel the pinch again, and, unless you are going to do something about it, it jolly well serves you right."

Following Dr. John Dale and Mr. Brown, the chairman introduced "the youngster"—Eric Butler. The term "youngster" suggested to the audience a nervous, hesitant address. The effect can be imagined when "the youngster" proved to be an accomplished speaker, who handled his subject in a lucid, straightforward manner. The previous speakers introduced the subject to the point of "What's to be done about it?" Eric took up this aspect, and, true to what it implies, personified action in the vigour of a brilliant address. Democracy can be said to have been the theme of his address. "It is very patent," he said, "that we are not a Democracy, else we would not carry on under existing conditions. We do not want poverty—we want security; we want hospitals, better educational facilities, roads, etc., and the reason that we can't get these things that we want is on account of the Party system of Government." He took the three major parties, and showed how all three failed to even obtain the merely sectional advantages they respectively represented.

He then pointed out that the present procedure of having parties place a programme before the electors, one of which the individual elector had to accept whether he or she wanted it or not, had to be reversed. "Instead of the politician telling you what he thinks is good for you, we propose that you tell the politician what you want him to attend to on your account. That can be done by signing the card, which each one received on entering the hall. This card," he explained, "gives you the opportunity of giving explicit instructions to your Member of Parliament to carry your orders to Parliament."

On sitting down, Eric was accorded a prolonged expression of approval by an appreciative audience, which was visibly impressed by the ability of a boy who is making a courageous fight for his own generation.

At the conclusion of the addresses, the chairman read a resolution which, in effect, was that the meeting supported the Kooyong Campaign for the Abolition of Poverty, and that Mr. Menzies, on his return from abroad, be asked if he would press in the House for the objective of the Campaign. The Rev. Hankinson proposed the resolution, and delivered a very able address in support. Mr. Landy, with a few words of

LETTERS TO THE EDITOR

FACTS EVERYONE SHOULD KNOW

Sir.—In the *New Times* of last week I submitted an alternative view to that expressed in the previous issue, under the heading, "Facts Everyone Should Know." Your editorial comment that, apart from one item, my letter contained little "at serious variance with the facts published last week," prompts me to state the issues a little more pointedly. Your contributor affirmed, and I question, the following propositions:

1. That cheques are money as well as certain entries in bank ledgers.
2. That the bank credit money in Australia amounts to something like £500,000,000.
3. That at least 99 percent, of our monetary transactions are settled by cheque.
4. That apart from materials and services, bank credit money is cost less to banks.
5. That money, which belongs equally to all citizens of Australia, should become the merchandise of a few private traders.
6. That a rise in prices, consequent upon an increase in money supply, occurs because prices are uncontrolled.
7. That the prices of all things can and should, be controlled by statute.
8. That the control of prices by statute is essential to economic well-being.
9. That the amounts of money that will best serve a community corresponds to, or can be calculated from, "real wealth" and/or "total prices."

The figures you quote in regard to present money supply ignore McKenna's definition, quoted by your contributor: "All currency in circulation among the public, and all bank deposits withdrawable by cheque." According to that definition, the fixed deposits included in your figures are not money. You suggest, too, that production to the limits set by either abilities or desires would be to the "maximum." From this I am forced to conclude that we consult different dictionaries. I am grateful to the *New Times* for airing this matter, and I believe that a useful service will be served. Our common campaign is the most momentous in human history, and facts are our weapons.

C. ELLIS.

Kew, Melbourne.

[The affirmations attributed to

support, seconded the resolution. On being put to the meeting, it was carried *unanimously*.

The Rev. Lawton proposed a vote of thanks to the organisers of the meeting, to the chairman, and to the speakers. The Rev. Helmore seconded the motion. Space does not permit a recording of the remarks of the three clergymen who so fearlessly championed the cause of the Campaign. However, their contributions were no mean factors in the success of this exceptional meeting.

us by Mr. Ellis are not entirely in agreement with the affirmations we published. We would be the last in the world, for example, to suggest "money, which belongs equally to all citizens of Australia, should become the merchandise of a few private traders," and we are also doubtful whether it would be wise to enter into a protracted discussion on the technical side of the question. We feel rather that our efforts should be united in forcing home the truth that the problem is a money problem, and that it is within the power of the Federal Parliament, to have the problem solved.—Ed., *N.T.*]

A SOCIAL CREDITER ON OXFORD GROUP CRITICISM

Sir.—The attack on the Oxford Group by "Tom, Dick and Harry" has been supported by Mr. Bruce H. Brown, and may conceivably do a good deal of harm.

Neither of these writers seems to me to know very much about the Oxford Group. Mr. Brown, for example, refers to its "leaders" and quite evidently does not know that the group has no organisation at all. Unlike institutionalised religions, it can move forward without fearing impoverishment or loss of social prestige and other privileges. There are no membership fees and no vested interests to protect.

There are certainly no "leaders," in the ordinary acceptance of the word. The opinions and advice of the founder and of others who have earned respect naturally carry great weight, but the only Leader of the group is God Himself.

Mr. Brown's conception of a grouper seems to be a kind of spiritual snob who thinks himself God's one-and-only because God has had first-hand dealings with him. He refers to publications being the work of "inspired men, whose thoughts and ideas are God-controlled," though no group writer has ever made any semblance of such a claim.

The following quotation, from a splendid little book by B. C. Plowright, "For Groupers Only," may help Mr. Brown to get some faint idea of what groupers mean when they say they get "guidance" from God:

"Of course, I don't mean that there won't be times when God will guide you quite clearly and definitely, but the more I think about it, the more facts like that seem to be like the scientist's inspiration, the culmination of as hard and stern wrestling with his subject as he can give it."

Many groupers are good Social Crediters, but there are more who know nothing about economics at all, but who are, all the same, doing splendid service, both to God and to mankind. It is surely not surprising that some of the latter should, in the absence of any economic knowledge, give utterance to ideas, which seem to the erudite Social Crediter very crude indeed.

We can only expect God's guidance in economic matters when we have done our very best to find the truth ourselves. In this way we may be guided to a realisation of larger truths and more inclusive ideas.

Your hostile critics would do far better by realising that men who are trying to be absolutely honest are the best "prospects" for Social Credit, than by antagonizing such men by ill-informed attacks upon the group. Your contributors' attack upon the group, however, seems to rest upon the contention that "the Oxford Group leaders (sic) are

ELECTORAL CAMPAIGN NOTES

VICTORIA

HECKLE HOUR.—The Heckle Hour has provided valuable publicity to all reform bodies, and it behoves all individuals to do their utmost to prevent it from being discontinued. The fact that it is to be taken off, even temporarily, should bring shoals of letters of appreciation of the session and protesting against any interference with its regular presentation. A sufficient number of letters addressed to the Chairman of the Heckle Hour, 3DB, Flinders Street, Melbourne, will be all that is necessary. The matter is urgent, and should be treated as such.

HENTY ELECTORATE.—At the meeting held at McKinnon on May 30, it was decided to get busy. Street speaking is to start on Friday evening in Bentleigh, followed up in other centres to rouse the people, and also to announce a public meeting, to be held in the hall at McKinnon, on Monday evening at 8 o'clock, June 20. Excitement is intense. The success of the Camberwell meeting has stirred the enthusiasm of the organisers, and they are out to conquer new pastures. And how are they going to accomplish all the work? Something is going to happen in the Hawthorn Town Hall very soon, too. Come on in and give a hand. Ring MU 2834 and give your name and address. Be one who can justly claim to be using life for something worthwhile. Head office, U.E.A., 5th Floor, McEwan House, Little Collins Street, Melbourne (MU 2834).

not making a proper distinction between a moral question and an economic problem." In fact, their outstanding error consists in regarding the economic problems that we Social Crediters are concentrating upon as one wholly divorced from morality and religion.

Nothing could be more absurd and narrow than such a viewpoint. Surely one would be right in saying that the efforts of the *New Times* may be summed up by saying that they have been constantly directed towards economic righteousness; and, similarly, the Oxford Group efforts are directed towards righteousness in the whole of life. All human problems are essentially spiritual.

The real essence of the problem of unnecessary poverty is the problem of the just distribution of the power to consume—i.e., economic distributive justice.

Now I am not concerned about the Oxford Group, for it needs no defence at all, in my opinion. But I am very much concerned about the injury that may be done to the Social Credit movement by ill-considered attacks upon the group.

We Social Crediters have already suffered so much from condemnation without understanding, that it behoves us to be guarded, lest, in our efforts to do good, we find ourselves giving utterance to expressions of lamentable inaccuracy. Many of us believe that there can be no satisfactory and permanent solution of our problems, and those of the nations, apart from and, and we think that we are none the worse Social Crediters on account of that belief.

I believe also that the influence of the group must hasten the implementation of Social Credit, and I make a plea for more tolerance and understanding on the part of Social Crediters.

(Dr.) J.E. STREETER
State President, Social Credit Party of Aust. (Queensland).
Brisbane.

CENTRAL COUNCIL MEETING will be held in the Rooms on Tuesday evening, June 7.

YOUTH SECTION.—On account of Monday, 13th, being a holiday, it is thought advisable to shift the date of the next meeting on to Thursday evening, June 16. Present members are being urged to muster up as many young folk as possible. There is a lot to do.

GET TOGETHER MEETING next Wednesday evening, June 8. Speakers are urgently needed. If you can rope in any practised speakers, they will be very welcome.

WEST AUSTRALIA

REPORT OF THE KOOLINDA GROUP.—As usual, we have received from Mr. Dave Byers a lengthy and interesting report of the extensive and very valuable work being carried on by this Group.

An interesting excerpt from his report reads: "We had a wonderfully good E.C. meeting, with the permission of Captain Aiery, on the poop. There were 110 at the meeting. Bill Dickman, the delegate for the Slaughter Section of the Wyndham Meatworks, was chairman; and he was very much our way after the meeting." The outcome of that meeting was that a group has now been formed at the Wyndham Meatworks. Mr. T. Flynn, c/o the Wyndham Meat Works, was appointed secretary of the new branch. Good work.

FIRST OF FORTNIGHTLY MEETINGS.—The first of these meetings was held in the rooms at H.Q. on Thursday evening, May 12. The meeting listened to a very interesting address, entitled "The Philosophy of a Policy," delivered by Mr. R. Rushton, after which there was a general discussion and asking of questions. These meetings bid well to become very popular, as their informality, as well as the entertaining nature of the addresses to be given, gives an opportunity to spend a delightful and educative evening. All are welcome. You may bring questions and join in the discussions.

BRIDGE EVENINGS.—The bridge and card evenings are now being conducted by the Ladies' Committee every fortnight, at the Advance Business College, Room 33, Bon Marche Buildings. The next is to be held Saturday evening, June 4.

CONTRIBUTIONS.—H.Q. thanks all those people who are backing up their desire to do something in this campaign to abolish poverty by forwarding financial support, and asks all those others who have not, done so yet to do so as soon as possible. Money is the fuel that makes the machinery of your campaign work.

Essay Competition

TITLE: "YOUTH'S ATTITUDE TOWARD THE ABOLITION OF POVERTY."

PRIZE: £1/1/-.

Entries will be judged by Dr. John Dale and the Editor of the "New Times" on the following standards:—

- (1) Subject matter.
- (2) Literary standard.

ENTRANCE FEE: 6d. Age Limit: 30 years.

Send Entries to United Electors of Australia, McEwan House, Lit. Collins Street Melbourne. C 1

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